

**31A-19a-212 Premium increases prohibited for certain claims or inquiries.**

- (1) Each rate, rating schedule, and rating manual filed for personal lines insurance may not permit a premium increase due to:
  - (a) a telephone call or other inquiry that does not result in the insured requesting the payment of a claim; or
  - (b) a claim under a policy of insurance covering a motor vehicle or the operation of a motor vehicle resulting from any incident, including acts of vandalism, in which the person named in the policy or any other person using the insured motor vehicle with the express or implied permission of the named insured is not at fault.
- (2) Subsection (1) prohibits a premium increase when:
  - (a) a policy is issued; or
  - (b) a policy is renewed.
- (3) This section is an exception to Section 31A-19a-201.

Amended by Chapter 117, 2004 General Session

Amended by Chapter 266, 2004 General Session